

Information to identify the case:			
Debtor 1:	<u>Christopher D. King</u>		Social Security number or ITIN: xxx-xx-2211
	First Name	Middle Name	Last Name
Debtor 2:	<u>Rachele H. King</u>		Social Security number or ITIN: xxx-xx-0982
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 13 9/23/23
Case number:	23-10495-GLT		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Christopher D. King	Rachele H. King
2. All other names used in the last 8 years		
3. Address	4345 Miller Avenue Erie, PA 16509-1311	4345 Miller Avenue Erie, PA 16509-1311
4. Debtor's attorney Name and address	Michael J. Graml 714 Sassafra Street Erie, PA 16501	Contact phone 814-459-8288 Email: matorney@neo.rr.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m. Contact phone 814-464-9740 Date: 11/22/23

For more information, see page 2

In re:
Christopher D. King
Rachele H. King
Debtors

Case No. 23-10495-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Nov 22, 2023

Form ID: 309iPGH

Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2023:

Recip ID db/jdb	Recipient Name and Address
	Christopher D. King, Rachele H. King, 4345 Miller Avenue, Erie, PA 16509-1311
aty	+ Alyk L Oflazian, Manley Deas Kochalski LLC, 1555 Lake Shore Drive, Attn: Bankruptcy Department, Columbus, OH 43204-3825
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15640193	Attn: Bankruptcy Department, Ally Financial, P.O. Box 380901, Roseville, MN 5555438-0901
15640195	Attn: Bankruptcy Dept., Capital One Bank (USA), N.A., P.O. Box 30285, Salt Lake City, UT 84130-0285
15640198	+ Erie County Tax Claim Bureau, Erie County Courthouse, 140 W. Sixth Street, Room 110, Erie, PA 16501-1029
15640194	+ Honorable Timothy S. Beveridge, 1571 West 38th Street, Erie, PA 16508-2348

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mattorney@neo.rr.com	Nov 23 2023 00:15:00	Michael J. Graml, 714 Sassafra Street, Erie, PA 16501
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Nov 23 2023 00:16:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Nov 23 2023 05:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 23 2023 00:16:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 23 2023 05:15:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 23 2023 00:16:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Nov 23 2023 00:16:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
15658709	+ EDI: AISACG.COM	Nov 23 2023 05:15:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15644030	EDI: CAPITALONE.COM	Nov 23 2023 05:15:00	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15640196	+ EDI: CITICORP	Nov 23 2023 05:15:00	Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
15640197	+ EDI: CCS.COM	Nov 23 2023 05:15:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679

District/off: 0315-1

User: auto

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15651466	Email/PDF: resurgentbknotifications@resurgent.com	Nov 23 2023 00:20:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15640199	Email/Text: amps@manleydeas.com	Nov 23 2023 00:16:00	Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
15640200	Email/Text: Bankruptcy.Notices@pnc.com	Nov 23 2023 00:16:00	PNC Bank, N.A., Attn: Bankruptcy Dept., P.O. Box 94982, Cleveland, OH 44101-0570
15640201	Email/Text: signed.order@pfwattorneys.com	Nov 23 2023 00:16:00	Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
15640202	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 23 2023 00:20:26	Resurgent Capital Services, LP, P.O. Box 10497, Greenville, SC 29603-0497
15640203	+ Email/Text: collections@widgetfinancial.com	Nov 23 2023 00:16:00	Widget Financial, 2154 East Lake Road, Erie, PA 16511-1140

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*+	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2023 at the address(es) listed below:

Name	Email Address
Alyk L Oflazian	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Michael J. Graml	on behalf of Joint Debtor Rachele H. King mattorney@neo.rr.com mjgraml@verizon.net
Michael J. Graml	on behalf of Debtor Christopher D. King mattorney@neo.rr.com mjgraml@verizon.net
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

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